

# Notice of Allowability

Application No.

09/737,037

Examiner

Frantzy Poinvil

Applicant(s)

JOHNSON ET AL.

Art Unit

3628

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to the amendment filed 4/20/2004.
2. ☒ The allowed claim(s) is/are 1,2,4-13,15-24 and 26-33.
3. ☐ The drawings filed on \_\_\_\_\_ are accepted by the Examiner.
4. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
  - a) ☐ All b) ☐ Some\* c) ☐ None of the:
    1. ☐ Certified copies of the priority documents have been received.
    2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
    3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

\* Certified copies not received: \_\_\_\_\_.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.

**THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.**

5. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
6. ☒ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
  - (a) ☒ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
    - 1) ☒ hereto or 2) ☐ to Paper No./Mail Date \_\_\_\_\_.
  - (b) ☒ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date 07-22-2004.

Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).

7. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

## Attachment(s)

1. ☒ Notice of References Cited (PTO-892)
2. ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3. ☐ Information Disclosure Statements (PTO-1449 or PTO/SB/08), Paper No./Mail Date \_\_\_\_\_
4. ☐ Examiner's Comment Regarding Requirement for Deposit of Biological Material
5. ☐ Notice of Informal Patent Application (PTO-152)
6. ☒ Interview Summary (PTO-413), Paper No./Mail Date 07-20-04.
7. ☒ Examiner's Amendment/Comment
8. ☒ Examiner's Statement of Reasons for Allowance
9. ☐ Other \_\_\_\_\_

FRANTZY POINVIL  
PRIMARY EXAMINER  
AU 3628

### **DETAILED ACTION**

1. As per the second occurrence of Figure 9, applicant is advised to re-label Figure 9", second occurrence as -Figure 14- - so that elements of figure 14 correspond with the related described portion of the specification.

### ***Allowable Subject Matter***

1. Claims 1-13, 15-24 and 26-33 are allowable over the art of record.
2. An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it MUST be submitted no later than the payment of the issue fee.

As per claim 1, line 7, after "valuation", the phrase - -including developing an underwriting clusters table- - has been inserted therein.

As per claim 12, line 8, after "valuations", the phrase - -including developing an underwriting clusters table- - has been inserted therein.

As per claim 23, line 6, after "valuation", the phrase - -including developing an underwriting clusters table- - has been inserted therein.

Claims 3, 14 and 25 have been canceled.

Authorization for this examiner's amendment was given in a telephone interview with Daniel Fitzgerald on July 20, 2004.

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3. The following is an examiner's statement of reasons for allowance:

The prior art taken alone or in combination failed to teach or suggest organizing valuation scores by developing an underwriting clusters table and reconciling multiple valuation scores which describe the same assets and making an overall adjustment to override the inferred valuation as recited in independent claim 1.

The prior art taken alone or in combination failed to teach or suggest at least one client system connected to said server to organize valuation scores to develop an underwriting clusters table and to reconcile multiple valuation scores which describe the same assets and make overall adjustments to override inferred valuations as recited in independent claim 12.

The prior art taken alone or in combination failed to teach or suggest a computer programmed to organize valuation scores and develop an underwriting clusters table and to reconcile multiple valuation scores which describe the same assets and make overall adjustments to override inferred valuations as recited in independent claim 23.

Nekepelova, Natalia Alexandrovna discloses an article entitled "A model for the valuation of adjustable-rate mortgage backed securities with the two-factor HJM term structure model", 1999, Dialog file 35, Accession No. 0183853.

Sallaert et al. (WO 99/56232) disclose an apparatus and method for trading of bundled assets.

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Nekepelova and Sallaert et al taken alone or in combination fail to teach or suggest the above noted functions recited in claims 1, 12 and 23.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

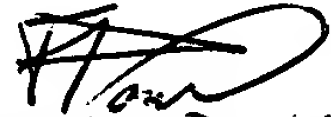
### *Conclusion*

4. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Frantzy Poinvil whose telephone number is (703) 305-9779. The examiner can normally be reached on Monday-Thursday.

The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

FP  
July 21, 2004

  
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